AGREEMENT BETWEEN ENDSWELL AND POINT FOUNDATION

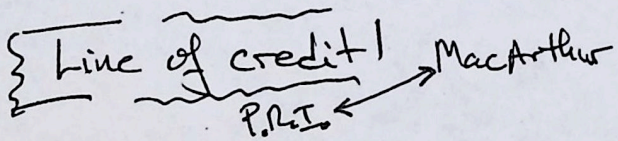
The Point Foundation agrees to pay to Endswell of $51,989 by _____, l998. This payment closes the Point/Endswell agreement of _____ and all financial and legal responsibilities quoted therein.

Simultaneously, Endswell agrees to sign this new agreement, loaning Point $26,989. Point agrees to pay back this loan on the following schedule:

Two payments in 1999 of $5400. The first would be due June 30, l999; the second December 31, 1999.

Two payments in 2000 of $5400. The first would be due June 30, 2000; the second December 31, 2000.

One payment in 2001 of the remaining owed due June 30, 2001.

Each payment would also include 7% interest on the outstanding debt.

Point agrees to speed payment of outstanding debt in each and every year that (1) grants and gifts exceed $200,000; (2) subscriptions exceed 25,000; or (3) newsstands sales exceed 30,000 for three consecutive issues.